

**REMARKS**

In the Final Office Action dated March 21, 2006, claims 1–30 stand rejected. Claims 1–5, 8–13, 17–18 and 30 stand rejected under 35 U.S.C. 102(a) as being unpatentable over US Patent Number 6,615,253 to Barry (“Barry”). Claims 6–7 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Barry and in further view of US Patent Number 6,535,917 to Zamanzadeh (“Zamanzadeh”). Claims 14, 16, and 19–20 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Barry, and in view of US Patent Number 5,262,940 to Sussman (“Sussman”) and in further view of US Patent Number 5,493,195 to Desai (“Desai”). Claims 15 and 21–29 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Barry, in view of Sussman and Desai, and in further view of US Patent Number 5,182,705 to Barr (“Barr”).

Applicants traverse the rejections and amend claims 1, 4, 10–12, and 17. No new subject matter is added. Applicants also include a supplemental information disclosure statement for consideration, as well as a request for continued examination.

Applicant appreciates the time Examiners Thomas and Koppikar provided the undersigned during the telephonic interview conducted on June 6, 2006. During the interview, Applicant discussed the rejection of claim 1 over Barry. In particular, the undersigned demonstrated, and Examiner Thomas acknowledged, that Barry does not describe a logon page by which a user can enter verification information (i.e., a user name and password) and also select an application for access. Instead, Barry describes a system in which, after a user logs on, a separate web page is presented. It is only from this second page that a user can select an application. Examiner Thomas requested that Applicant amend claim 1 to more clearly delineate this distinguishing feature of the recited logon page. Applicant amends claim 1 accordingly. Specifically, amended claim 1 recites

providing a web-based logon screen for accessing the insurance applications, wherein the logon screen includes a list of insurance applications that are accessible;

prompting entry of a user identification (ID), a user password, and a selection of one of the insurance applications from the list to access at the logon screen; [and]

accepting, at the logon screen, entry of the user ID, the user password, and a selected insurance application;

Applicant amends independent claim 10 to recite similar subject matter.

For at least these reasons, Applicant requests reconsideration and withdrawal of the §102 rejection of independent claims 1 and 10. Claims 2–9 and 11–30 depend on claims 1 and 10, respectively, and add further limitations thereto. Zamanzadeh, Sussman, Desai, and Barr all fail to cure at least this deficiency of Barry. Therefore, Applicant requests reconsideration and withdrawal of the §102 and §103 rejections of claims 2–9 and 11–30.

In addition, Applicant continues to believe that the teachings of Barry are insufficient to anticipate the pending claims. It is axiomatic that in order for a reference to anticipate a claim, it must show each and every element of that claim. Barry fails to make any direct reference to insurance applications. The Final Action states, referring to the Background of the application, that “one having ordinary skill in the art of Internet-based insurance applications [] is presumed to be knowledgeable in both the areas of generic Internet technologies as well as Internet based insurance applications.” Applicants disagree. The Background does not admit to any such knowledge belonging to those of ordinary skill in the field of the invention. Instead, Applicant recognized a need for a Web-based insurance data processing system. Page 2, lines 10–11. Absent any evidence of the level of knowledge of one of ordinary skill in art of computerized insurance applications, any presumption to the extant of that knowledge is impermissible.

Furthermore, Applicant continues to believe that is improper to interpret the statement in Barry that the system described therein can be used for any enterprises’ products and services as adequate description of the use of the system for insurance applications, without any specific mention of insurance in the patent (Office Action at page 4). As Applicant remarked in response to the Non-Final Office Action, that interpretation is an impermissible extrapolation of a teaching of a genus to a description of a particular species. See MPEP 2131.02. For these additional and independent reasons, Applicant requests reconsideration and withdrawal of the §102 and §103 rejections of claims 1–30.

In view of the above amendment, Applicant believes the pending application is in condition for allowance.

Application No. 09/843841  
Amendment dated June 21, 2006  
After Final Office Action of March 21, 2006

Docket No.: SPLT-P01-001

Applicant believes no fee is due with this response other than as reflected on the attached Fee Transmittal. However, if a fee is due, please charge our Deposit Account No. 18-1945, under Order No. SPLT-P01-001 from which the undersigned is authorized to draw.

Dated: June 21, 2006

Respectfully submitted,

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